

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: VITO R GRAMAROSSA

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Case No.: 09-39211

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/20/2009.
- 2) This case was confirmed on 02/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/04/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/13/2010.
- 5) The case was dismissed on 12/02/2010.
- 6) Number of months from filing to the last payment: 10
- 7) Number of months case was pending: 17
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 2,618.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 2,618.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 154.59
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 154.59

Attorney fees paid and disclosed by debtor \$ 391.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN HONDA FINAN	SECURED	8,000.00	8,367.36	.00	.00	.00
AMERICAN HONDA FINAN	UNSECURED	718.00	NA	NA	.00	.00
FORD MOTOR CREDIT	SECURED	5,000.00	22,913.24	.00	.00	.00
FORD MOTOR CREDIT	UNSECURED	18,366.00	NA	NA	.00	.00
CITIMORTGAGE INC	SECURED	212,410.00	210,434.02	.00	.00	.00
CITIMORTGAGE INC	UNSECURED	212,410.00	NA	NA	.00	.00
US BANK NATIONAL ASS	SECURED	81,225.00	81,325.12	.00	.00	.00
US BANK NATIONAL ASS	UNSECURED	81,225.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	5,513.00	4,795.25	4,795.25	.00	.00
ARI HOLIDAY NETWORK	UNSECURED	1,020.00	NA	NA	.00	.00
ARI HOLIDAY NETWORK	OTHER	.00	NA	NA	.00	.00
CANDICA LLC	UNSECURED	5,622.00	5,720.09	5,720.09	.00	.00
CAPITAL ONE	UNSECURED	1,994.00	NA	NA	.00	.00
JP MORGAN CHASE	UNSECURED	30,806.00	NA	NA	.00	.00
JP MORGAN CHASE	UNSECURED	26,587.00	NA	NA	.00	.00
JP MORGAN CHASE	UNSECURED	21,931.00	NA	NA	.00	.00
JP MORGAN CHASE	UNSECURED	9,018.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	218.00	207.55	207.55	.00	.00
HSBC BANK NEVADA	UNSECURED	627.00	626.81	626.81	.00	.00
IL ENERGY SAVINGS CO	UNSECURED	152.00	NA	NA	.00	.00
IL ENERGY SAVINGS CO	OTHER	.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	1,209.00	1,260.90	1,260.90	.00	.00
DEPT STORES NATIONAL	UNSECURED	1,015.00	1,001.96	1,001.96	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AT&T	UNSECURED	723.00	NA	NA	.00	.00
AT&T	OTHER	.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	350.00	317.46	317.46	.00	.00
RBS CITIZENS NA	UNSECURED	7,276.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	7,562.00	7,590.56	7,590.56	.00	.00
SEARS GOLD MASTERCAR	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,520.00	1,453.11	1,453.11	.00	.00
SEARS CBSD	OTHER	.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,850.00	1,931.82	1,931.82	.00	.00
HOME DEPOT	UNSECURED	2,963.00	NA	NA	.00	.00
DEOL POLANCO	OTHER	.00	NA	NA	.00	.00
DEOL POLANCO	OTHER	.00	NA	NA	.00	.00
MARIOS GRAMAROSSA	OTHER	.00	NA	NA	.00	.00
CITIMORTGAGE INC	SECURED	NA	3,042.16	3,042.16	2,463.41	.00
CITIMORTGAGE INC	OTHER	NA	NA	NA	.00	.00
SPECIALIZED LOAN SER	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,042.16	2,463.41	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	3,042.16	2,463.41	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	24,905.51	.00	.00

**Disbursements:**

Expenses of Administration	\$ 154.59	
Disbursements to Creditors	\$ 2,463.41	
<b>TOTAL DISBURSEMENTS:</b>		\$ 2,618.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/23/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320. 4(a)(2) applies.